

REMARKS

Claims 1 and 3-48 are pending in the present application. Claims 1, 18, 25, 37, and 45 have been amended. No new matter has been added.

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle (U.S. Patent No. 5,649,118), in view of Derksen (U.S. Patent No. 5,478,993) and Gungl (U.S. Patent No. 5,912,453), and in further view of O'Mahony (Electronic Payment Systems, 1997, ISBN 0-89006-925,5, pp. 208-12). Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen and Gungl, in further view of O'Mahony, and further in view of Taskett (U.S. Patent No. 5,991,748).

Rejection of Claims 1, 3-35, 37-42, and 44-48 under 35 U.S.C. § 103(a)

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle in view of Derksen and Gungl and in further view of O'Mahony. This rejection is respectfully traversed. Claims 1, 18, 25, 37, and 45 have been amended. More specifically, claim 1 has been amended to recite "a loyalty application for linking a loyalty program to the first electronic application and the second electronic application." Claims 18, 25, 37, and 45 have been similarly amended. Exemplary support for these amendments can be found on page 19, line 21 to page 20, line 3. Neither Carlisle, Derksen, Gungl, nor O'Mahony recite the use of a loyalty program linked to both an application-specific value account and a general value account on a single card. The undersigned representative also notes that the Decision on Appeal of August 18, 2008 does not address this feature. Because claims 1, 18, 25, 37, and 45 are believed to be allowable, claims 3-17, 19-24, 26-35, 38-42, 44, and 46-48 are also believed to be allowable as they depend on claims 1, 18, 25, 37, and 45. Therefore, it is respectfully requested that the rejection of claims 1, 3-35, 37-42, and 44-48 be withdrawn.

Rejection of Claims 36 and 43 under 35 U.S.C. § 103(a)

Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen and Gungl, in further view of O'Mahony, and further in view of Taskett. This rejection is respectfully traversed. As discussed above, it is believed that independent claims 25 and 37 are allowable over the cited art. Because independent claims 25 and 37 are believed to be allowable, the undersigned representative submits that dependent claims 36 and 43

are also allowable. Therefore, it is respectfully requested that the rejection of claims 36 and 43 be withdrawn.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 504402.

Respectfully submitted,

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KING & SPALDING LLP
1700 Pennsylvania Avenue, NW
Washington, D.C. 20006-4706
(202) 737-0500

By: /Eric L. Sophir, Reg. No. 48,499/
Eric L. Sophir
Registration No. 48,499